Adam Warren Jordan W. FitzGerald MOULTON BELLINGHAM PC 27 North 27th Street, Suite 1900 P.O. Box 2559 Billings, Montana 59103-2559

Telephone: (406) 248-7731

Adam.Warren@moultonbellingham.com Jordan.FitzGerald@moultonbellingham.com

Attorneys for Plaintiff and Counter-Defendant

IN THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF MONTANA **BILLINGS DIVISION**

PSC CUSTOM, LLC, d/b/a POLAR SERVICE CENTER,

Case No. CV 20-132-BLG-SPW

Plaintiff,

-VS-

HANOVER AMERICAN INSURANCE COMPANY, SECTOR CORPORATION. and ST. JOHNS CORPORATION,

Defendants.

HANOVER AMERICAN INSURANCE COMPANY.

Counterclaimant,

-VS-

PSC CUSTOM, LLC, d/b/a POLAR SERVICE CENTER,

Counter-Defendant.

PSC CUSTOM, LLC, D/B/A **POLAR SERVICE CENTER'S** ANSWER TO HANOVER **AMERICAN INSURANCE COMPANY'S COUNTERCLAIM**

COMES NOW, Counter-Defendant PSC Custom, LLC, d/b/a Polar Service Center ("PSC"), by and through its attorneys, and answers Hanover American Insurance Company's ("Hanover") Counterclaim as follows:

- 1. Denied.
- 2. Admit.

AFFIRMATIVE DEFENSES

- 3. Hanover has waived or is estopped from denying coverage under the Policy, in whole or in part, as a result of its own actions or the actions of its representatives.
- 4. Hanover is not entitled to recovery of attorneys' fees under the facts of this case and applicable law.
- 5. PSC reserves the right to amend or add affirmative defenses as this case and discovery progress.

WHEREFORE, PSC prays that Hanover take nothing by way of its Counterclaim, and that judgment be entered in favor of PSC, together with costs of suit and such other and further relief as the Court may deem just.

DATED this 23rd day of September, 2020.

MOULTON BELLINGHAM PC

By __/s/_Adam Warren ADAM WARREN JORDAN W. FITZGERALD 27 North 27th Street, Suite 1900 P.O. Box 2559 Billings, Montana 59103-2559

ATTORNEYS FOR PLAINTIFF